

Debtor 1 MICHAEL S. DROPCHODebtor 2 CYNTHIA A. DROPCHO  
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 14-10931TPAForm 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**Name of creditor: US BANK TRUST NA - TRUSTEE OF THE Court claim no. (if known): 04-2Last 4 digits of any number you use to identify the debtor's account 8 3 2 2Property Address: 8191 WEST LAKE RD  
FAIRVIEW PA 16415**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>2,033.07</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>2,033.07</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>2,033.07</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$795.21The next postpetition payment is due on 11 / 1 / 2019  
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 MICHAEL S. DROPCHO  
Name

Case number (if known) 14-10931TPA

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 10/29/2019

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MICHAEL S. DROPCHO**  
Name

Case number (if known) **14-10931TPA**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
08/25/2017	1051745	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	116.36
09/26/2017	1055067	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	985.93
10/25/2017	1058427	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	278.50
11/21/2017	1061676	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	194.56
12/21/2017	1064984	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	246.75
01/25/2018	1068408	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	210.97
				<u>2,033.07</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

08/19/2015		PENNYMAC CORP	REALLOCATION OF CONTINUING DEBT	1,495.36
08/26/2015	0957368	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	305.80
09/28/2015	0961284	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	561.02
10/26/2015	0965254	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	755.98
11/24/2015	0969427	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	893.20
12/22/2015	0973424	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	900.31
01/26/2016	0977489	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	551.53
02/24/2016	0981404	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	599.25
03/28/2016	0985464	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	1,004.58
04/22/2016	0989634	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	447.81
05/24/2016	0993610	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	985.49
06/27/2016	1002368	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	291.99
07/26/2016	1006331	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	535.34
08/26/2016	1010329	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	527.29
09/27/2016	1014329	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	611.33
10/26/2016	1018206	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	816.42
11/21/2016	1021505	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	722.32
12/21/2016	1024828	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	762.32
01/27/2017	1028315	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	1,012.56
02/24/2017	1031713	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	819.13
03/28/2017	1035155	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	834.54
04/21/2017	1038427	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	1,030.03
05/25/2017	1041709	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	874.96
06/27/2017	1045090	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	903.35
07/25/2017	1048388	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	1,164.98
08/25/2017	1051745	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	833.93
10/25/2017	1058427	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	966.73
11/21/2017	1061676	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	780.67
12/21/2017	1064984	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	780.67
01/25/2018	1068408	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	780.67
02/23/2018	1071594	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	780.67
03/28/2018	1074779	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	780.67
04/24/2018	1078022	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	471.37
05/25/2018	1081293	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	656.00
06/22/2018	1084416	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	798.57
07/26/2018	1087659	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	867.03
08/28/2018	1090875	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	895.71
09/25/2018	1094005	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	995.34
10/29/2018	1097252	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	780.67
11/27/2018	1100380	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	780.67
12/21/2018	1103476	PENNYMAC CORP	AMOUNTS DISBURSED TO CREDITOR	780.67
01/25/2019	1107271	US BANK TRUST NA - TRUSTEE OF BUNG	AMOUNTS DISBURSED TO CREDITOR	780.67
02/25/2019	1110488	US BANK TRUST NA - TRUSTEE OF BUNG	AMOUNTS DISBURSED TO CREDITOR	780.67
03/25/2019	1113780	US BANK TRUST NA - TRUSTEE OF BUNG	AMOUNTS DISBURSED TO CREDITOR	780.67
04/26/2019	1117117	US BANK TRUST NA - TRUSTEE OF THE L	AMOUNTS DISBURSED TO CREDITOR	780.67
05/24/2019	1120508	US BANK TRUST NA - TRUSTEE OF THE L	AMOUNTS DISBURSED TO CREDITOR	657.00
06/25/2019	1123914	US BANK TRUST NA - TRUSTEE OF THE L	AMOUNTS DISBURSED TO CREDITOR	904.34
07/29/2019	1127380	US BANK TRUST NA - TRUSTEE OF THE L	AMOUNTS DISBURSED TO CREDITOR	780.67
08/27/2019	1130860	US BANK TRUST NA - TRUSTEE OF THE L	AMOUNTS DISBURSED TO CREDITOR	780.67
08/30/2019		US BANK TRUST NA - TRUSTEE OF THE L	REALLOCATION OF CONTINUING DEBT	-747.68
09/24/2019	1134105	US BANK TRUST NA - TRUSTEE OF THE L	AMOUNTS DISBURSED TO CREDITOR	1,825.66
10/24/2019	1137507	US BANK TRUST NA - TRUSTEE OF THE L	AMOUNTS DISBURSED TO CREDITOR	1,053.10
				<u>40,513.37</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MICHAEL S. DROPCHO  
CYNTHIA A. DROPCHO  
8191 WEST LAKE ROAD  
FAIRVIEW, PA 16415

KEVIN M MONAHAN ESQ  
MARSH SPAEDER LAW FIRM  
300 STATE ST STE 300  
ERIE, PA 16507

US BANK TRUST NA - TRUSTEE OF THE LODGE SERIES III TRUST  
C/O SN SERVICING CORP(\*)  
323 5TH ST  
EUREKA, CA 95501

SOTTILE & BARILE LLC  
394 WARDS CORNER RD STE 180  
LOVELAND, OH 45140

10/29/19

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee